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THE ADEQUACY OF AMERICAN WAGES

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I. The Measure of Wage Adequacy

The adequacy of American wages, like any other question in social science, should be discussed in spirit of honest truth-seeking. Everywhere the problem is leading to endless and often to bitter controversy between employers and wage-earners, who ordinarily base their contention that wages are "too high" or "too low" upon tradition or prejudice rather than upon scientific analysis. The result is dissention and misunderstanding. The student of economics approaches the matter scientifically. First, he studies the wage facts; second, he decides upon some standard by which wage adequacy may be measured or judged; and third, he compares the prevailing wages with this standard in order to determine their adequacy.

The present study is based on three propositions which are fundamental to any consideration of wages:

1. Industry must pay a wage sufficient to maintain the efficiency of its workers.
2. Society must oppose any wage that leads to poverty, hardship or social dependence.
3. Wages must be sufficient to enable the worker and his family to live like self-respecting members of the community.

These three statements are so generally accepted that they require little elaboration. It seems evident that unless industry pays a wage that will maintain the efficiency of its workers, industry must deteriorate. It seems equally evident that unless society insists on a wage sufficient to prevent dependence, the family, the school, and the state must suffer. At the same time, if progress is to be made, the wages paid must make possible self-respect, while they stimulate men to activity. All three propositions are stated in terms of social expediency. The social justice of the present wage system will not be called into question.

Under the present social system, a man's wage must be a family

wage. The home is looked upon as the basic social institution. Each man is expected to make a home, and having made it, to earn a living sufficient to allow the wife to devote her time and energy to the care of the home and of the children.¹ While the mother presides over the home, the father must receive a wage sufficient to keep his family on a basis of physical health and social decency.

The family most frequently used in recent social studies consists of a man, wife, and three children under 14 years of age. Such a family corresponds in size with the average American family, the children are too young to work for wages, and their mother should be in the home and not at work in the factory. This family is sometimes called the "normal" or "type" family.

No single wage will provide health and decency for all families. Some women cannot keep a home on \$40 a week that others can keep on \$20. The ability and personality of the housekeeper are large factors in making both ends meet. However there is a minimum income below which the average woman cannot provide health and decency for those dependent upon her housekeeping.

II. *What is the American Wage?*

A discussion of wage adequacy begins, of necessity, with an analysis of wages. What is the American wage?

The manifest shortcomings of an "average" as a means of describing wages have led statisticians to the use of classified wages. Instead of saying that the wages of 1,000 men average \$2.63, the statistician notes that of the 1,000 men, 28 receive a wage of from \$1.00 to \$1.49; that 324 receive a wage of from \$1.50 to \$1.99; and

¹ The extent to which the various sources contributed to family income in a group of 25,440 families is shown in the following table:

	Per cent
Husbands	79.49
Wives	1.47
Children	9.49
Boarders and lodgers	7.78
Other sources	1.77
	<hr/>
	100.00

From *Cost of Living and Retail Prices of Food*, Commissioner of Labor, 1903, p. 51, Government Printing Office, Washington, 1904.

so on. By this means, a group picture is made of the amount received by all of the wage-earners.

There are a number of rather complete summaries of the wages paid in certain American industries—chiefly manufacturing.² A brief statement of some of the more important classified wage figures appears in the following table:

THE WAGE RATES OF ADULT MALES EMPLOYED IN MANUFACTURING INDUSTRIES

State or industry	Year	Total adult males	Cumulative percentages of adult males receiving wage rates per year of less than		
			\$500	\$750	\$1,000
California ³	1911	107,950	7	30	63
Iowa ³	1912-13	48,710	12	61	87
Kansas ³	1909	50,720	26	70	91
Massachusetts ³	1912	420,524	28	67	90
New Jersey ³	1911	243,753	36	71	89
Oklahoma ³	1911	17,007	17	68	90
Wisconsin ³	1909	141,218	32	77	94
Census ⁴	1905	2,124,069	47	79	94
U. S.—Iron and Steel ⁵	1910	172,706	8	60	85
U. S.—Textiles ⁶	1910-12		60	90	95

The manufacturing industries of the north and east pay to the adult male wage-earners wage rates of less than \$750 in seven-tenths of the cases, and of less than \$1,000 in nine-tenths of the cases. With the exception of California, the percentage of men receiving

² The meager wage figures covering transportation, municipal utilities, mercantile establishments and mines indicate that the wages paid in the manufacturing industries are fairly typical of wages paid by other industries in the same locality requiring a like amount of ability or training. See *Income*, Scott Nearing, New York, The Macmillan Company, 1915, Chapter 4.

³ Compiled from the Reports of the State Bureau of Labor.

⁴ *Census of Manufactures*, 1905, Bulletin 93, *Earnings of Wage-earners*, Washington, 1908, p. 11.

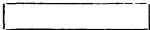
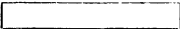
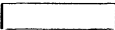


⁵ *Report on the Condition of Employment in the Iron and Steel Industry*, Senate Document 110, 62d Congress, 1st Session, Volume I, p. xxvi.

⁶ Compiled from the Reports of the Tariff Board, from the Report by the Federal Department of Labor on the Strike at Lawrence, 1912, and from the state reports.

less than \$750, and the percentage receiving less than \$1,000, are remarkably uniform. The one-tenth of the adult male wage-earners who receive wage rates of more than \$1,000 a year are the income aristocracy of the wage-earning class. They are, for the most part, protected by powerful trade unions, by long terms of apprenticeship or by special training. They constitute a minority of the wage-workers about whom no question of wage adequacy will be raised. The present discussion will concern itself with the nine-tenths of the wage-earners who are paid wage rates of less than \$1,000.

A diagram brings out, in striking form, the more detailed facts of the American wage scale. Massachusetts, one of the leading manufacturing states of the Union, reports the wage scale for a larger number of persons than any other state.

THE WEEKLY WAGE-RATES PAID TO 436,576 ADULT MALES IN THE
MANUFACTURING INDUSTRIES OF MASSACHUSETTS, 1912 ⁷

Weekly wage	Adult males	
Under \$10	126,011	
\$10 but under \$15	166,440	
\$15 but under \$20	98,839	
\$20 but under \$25	31,416	
\$25 and over	13,870	

The diagram is illuminating. Almost exactly four-fifths of the adult males at work in one of the largest manufacturing states of the Union are receiving wage rates ranging from \$8 to \$20 per week. Ten men in 100 receive \$20 per week or over and three men in 100 receive \$25 per week or over. The great bulk of the men at work in the manufacturing industries of Massachusetts are paid a wage rate of less than \$20 a week.

The fact should be emphasized that these figures show not what people earn, but the amounts paid by industry to those who do its work. The wage scale is set in each industry. Let 1,000 seek places in the factories of Massachusetts. They would find a wage scale already in existence that would pay to 500 of them less than \$15 per week and to 900 of them less than \$20 a week.

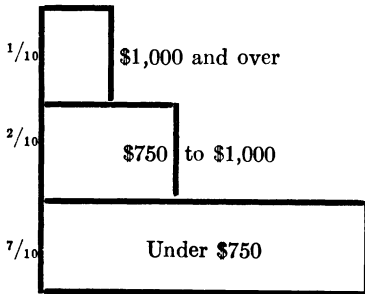
Again, the wage figures do not represent the amount actually received by workers. The figures for annual wages were secured

⁷ *Statistics of Manufactures for Massachusetts, 1912*, Boston, 1914, p. 84.

by multiplying the weekly wage rate by 52. Most wage-workers do not earn in a year 52 times the weekly wage rate. Unemployment, varying in intensity from one trade to another and from one year to another, reduces yearly earnings a tenth, a fifth, or sometimes even a third.⁸ Wage-workers earn wages only while they work and work in modern industry is a gravely uncertain quantity.

The American wage—the amount paid by American industry to its workers—may be characterized briefly in these terms. A comparatively small percentage (from 5 to 10 in 100) of the persons

**Summary of Wage Rates in
American Industry**
(No allowance for unemployment)



gainfully employed in modern industry are on a salary basis. The vast majority of the employees (from 90 to 95 in 100) are paid a wage or its equivalent. Among those who work for wages, the great majority (about nine-tenths of the adult males) receive wage rates of \$1,000 per year or less. The wage rates of two-thirds of the males fall below \$750; a third below \$500. These statements make no allowance for unemployment, which is a constant, irreducible

factor. Unemployment due to lack of work alone is generally met with.⁹ Add to this the unemployment resulting from sickness, accidents, and other personal causes, and the proportion is still higher.

Are these wages adequate? Do the amounts paid by American industry enable the worker to support a wife and three children decently? Three phases of the matter will be considered:

⁸ *Work and Wages*, S. J. Chapman, Part II, New York, Longmans, Green & Company, 1908, Chapter 15.

Unemployment in the United States, Scott Nearing, Quarterly Publications of the American Statistical Association, Vol. II, September 1909, pp. 530-535.

⁹ An idea of the extent of unemployment may be gained from the reports of the New Jersey and the Massachusetts Labor Bureaus, showing the number of days worked in the various industries. See Bureau of Statistics of New Jersey, 1913, Paterson, 1914, pp. 125-126; also statistics of manufactures for 1911, Bureau of Statistics for Massachusetts, Public Document No. 36, Boston, p. 137.

1. The adequacy of wages to provide health and decency for a man, wife, and three young children.
2. The adequacy of wages in terms of up-to-date business accounting and business practice.
3. The adequacy of wages to meet current social obligations and social standards.

III. The American Wage and Physical Efficiency

The adequacy of wages may be tested in terms of the health and decency which are involved in the maintenance of physical efficiency. If industry is to support its workers, if society is to see to it that families are not forced to depend upon charity, wages must be sufficient in amount to enable the wage-earners to buy health and decency. At the present time, in the United States, the wages paid to a considerable portion of the adult male workers are insufficient to permit decent family living.

A number of attempts to ascertain the cost of a decent standard of living have been based on the assumption that physical health, education up to the age of fourteen, and the other minimum requirements of modern American life were included in the term "decency."

There is a certain minimum of food, clothing, shelter and the other necessities of life below which physical health and social decency are impossible. That minimum exists in terms of bread and butter, shoes, overcoats, medical attendance and school books. It is fixed by the demands of nature and by the standards of society, wholly independent of cost or price; therefore any discussion of the cost of a decent living begins with an analysis of the various items which comprise living decency. The amount of food required by the man or by his family can be fixed with scientific accuracy. The amount of clothing is not susceptible of such an accurate statement but it can be designated in terms of a certain number of garments per year. Most students of the standard of living have agreed that three or four rooms are necessary to house a family of five people decently. They have, likewise, made an allowance for medical attendance, for saving, for insurance, and for recreation.

After the number of things necessary to maintain a decent standard of living has been decided upon, the question of cost is raised. A family requires so much flour, so many pairs of shoes, and so many rooms. What is the least amount for which these

things can be obtained? The answer to that question, worked out for a number of eastern cities, has placed the cost of a decent living for a family of five at from \$750 to \$1,000.¹⁰

The amount fixed by the recent standard of living studies is a minimum. One of the most complete investigations—that made by the federal government—allowed \$744 per year for the maintenance of a family of five in a Massachusetts city.¹¹ Six-sevenths of this entire amount was expended for food, clothing and shelter, leaving only a little more than \$100 a year for all of the other items in the family budget.¹²

The Chapin study was made for the purpose of determining the cost of a fair or decent standard of living in New York City. In summing up the results of his study, Dr. Chapin writes:¹³ “An income of \$900 or over probably permits the maintenance of a normal standard, at least so far as the physical man is concerned.” Regarding incomes below \$900, Dr. Chapin makes the following statement: “Whether an income between \$800 and \$900 can be made to suffice is a question to which our data do not warrant a dogmatic answer.”

One other less complete, but highly satisfactory study of standards of living has been made in the Stock Yards District of Chicago. After an exhaustive investigation, the authors report

¹⁰ *Financing the Wage-Earner's Family*, Scott Nearing, New York, B. W. Huebsch, 1911, Chapter V.

¹¹ *Woman and Child Wage-Earners in the United States*, Senate Doc. No. 645, 61st Congress, 2d Session, Washington Government Printing Office, 1911, Volume XVI, p. 244.

¹² The exact apportionment of this sum was as follows:

	<i>Expenditures</i>	
	<i>Per week</i>	<i>Per year</i>
Food	\$6.02	\$313.00
Housing	2.52	131.00
Clothing	2.63	136.80
Fuel and light82	42.75
Health22	11.65
Insurance35	18.25
Sundries	1.75	90.90
	<hr/>	<hr/>
	\$14.31	\$744.35

¹³ *The Standards of Living Among Workingmen's Families in New York City*, R. C. Chapin, New York, Charities Publication Committee, 1909, p. 245.

that the minimum amount necessary to support a family of five efficiently in the Stock Yards District is \$800 per year.¹⁴

There have been several other investigations and estimates, less complete and less conclusive, which lead to the same general conclusion, namely, that in the industrial cities of the northeastern United States, the cost of a decent standard of living for a family consisting of a man, wife and three young children, varies from \$750 to \$1,000.

Are the wages paid to American wage workers sufficient to maintain health and decency? Compare the two statements:

Cost of decent Family
living in Eastern in-
dustrial cities, \$750
to \$1,000 per year

The wages of adult males
—(Allowing for unem-
ployment) 4/5 less than
\$750, 95/100 less than
\$1,000

Nothing could show more conclusively the frightful inadequacy of American wages. The present wage scale, paid to workers by American industry, does not enable millions of them to give a family of three young children the simple decencies of life that are necessary to the maintenance of health and efficiency.

IV. The American Wage as a Business Proposition

The wages paid by American industry to a great body of its workers are inadequate to provide health, efficiency, and decency for a moderate-sized family. They are even more inadequate when they are considered from the standpoint of up-to-date business practice.

Many a successful business man, who is confident that "the workers are paid all that they are worth," and that "wages are far too high, anyway," has never stopped to analyze wages from a strictly business point of view. The wage-earner is, in reality, a business man. His place of business is his home. The object of his business activity is the rearing of a family in good health and with a generous sprinkling of education. To this end, the worker labors during most of his adult life.

Business men have worked ardently to safeguard business interests. They have talked a great deal about the importance of

¹⁴ *Wages and Family Budgets in the Chicago Stock Yards District*, J. C. Kennedy, and others, University of Chicago Press, 1914, p. 80.

business stability; of conservatism in finance; of the returns due a man who risks his wealth in a business venture; and of the fundamental necessity of maintaining business on a sound basis. After centuries of experiment, they have evolved what they regard as a safe and sane method of financial business procedure. Every successful business man tries to live up to the following well-established formula:

First. He pays out of his total returns, or gross receipts, the ordinary costs of doing business—materials, labor, repairs, and the like. These payments are known as running expenses, or up-keep.

Second. After up-keep charges are paid, he takes the remainder, called gross income, and pays out of it the fixed charges—taxes, insurance, interest and depreciation.¹⁵

Third. The business man, having paid all of the necessary expenses of doing business (the running expenses and the fixed charges) has left a fund (net income) which, roughly speaking, is the profits of the business. Out of this net income, dividends are paid, improvements and extensions of the plant are provided for.

Fourth. The careful business man increases the stability of his business by adding something to his surplus or undivided profits.

Every modern business man disposes of the total receipts of his business in some such way as that indicated. The business man who cannot pay his running expenses, fixed charges and dividends, and show some surplus, is scanned critically. Should he fail to pay dividends, he is considered unprosperous. If he does not meet the interest on his bonds, he is taken into court and declared a bankrupt. Running expenses, fixed charges, dividends and surplus are not merely fair; they are essential to business success. They are considered a "right" by the organizers of every legitimate business.

Suppose the American working man, who is striving to support a family on a wage ranging from \$1.50 to \$4.00 a working day (\$450

¹⁵ A depreciation charge is one that is made against the wearing out of capital. A paper manufacturer buys a machine for which he pays \$1,000. Experience tells him that this machine will wear out in 10 years. Therefore the manufacturer sets aside each year, a sum which, at the end of 10 years, will equal \$1,000 (a new machine). In this way, the business man keeps his capital intact. While the individual machines, tools, and the like do wear out, the accounts of the business are so kept that these pieces of capital will be automatically replaced when they are too old for use. The depreciation charge is recognized everywhere as a legitimate and necessary fixed charge on business.

to \$1,250 per year), should apply to the financing of his family affairs, the financial formula adopted by any well-managed modern business. Since he must allow for running expenses, fixed charges, dividends and surplus, he would proceed as follows:

First. He would pay, from the total family income, the family running expenses—food, clothing, housing, medicine and the like.

Second. From the remainder, his gross income, he would take interest on the investment which has been made in bringing up and educating his wife and himself; insurance against all reasonable contingencies, such as sickness, accident, death, and unemployment; and a sum for depreciation sufficient to compensate for the inevitable decrease in his earning power, and for the old age during which he and his wife can no longer earn anything.

Third. The remaining net income should be sufficient to enable the worker to pay himself dividends proportionate to the excessive risks which he runs in bringing a family into the world and attempting to rear it; and sufficient to add at least something to the surplus which the family lays aside to provide against such untoward events as births, deaths, and prolonged sickness.

The workman who conducted his affairs on this basis would be a sound, sane, safe financier. He would also be a seven-day wonder. If the preceding section established any point, it was that a large percentage of wage-earners receive a wage which will not pay even decent running expenses. Any business man who attempted to conduct a business on a basis that would pay only the flimsiest of up-keep charges would be regarded as a subject for mental treatment, yet the bulk of American workers find themselves in exactly that predicament. They are conducting a family business on a basis that will not pay reasonable running expenses. The legitimate fixed charges of business—interest on the investment, adequate insurance, and depreciation—are far above the reach of most wage-workers who have a family of five to support. The ordinary worker's family is a bankrupt concern—it cannot meet even the interest on its bonds. And dividends? The ordinary worker is thankful if he can pay the bills incident to up-keep. Dividends are a luxury of which he does not dream.

Place before any levelheaded man of affairs this proposition: "I have a business which is barely able to pay running expenses. We can't meet our fixed charges, and our wildest flights of imagina-

tion have never carried us as far as dividends and surplus. Will you join in the venture?" The statement is grotesque, yet it sets forth the financial position of the majority of American wage-earners.

One further point should be noted. After the business man has paid running expenses and fixed charges, the remainder is income—"net income." The great mass of wage-earners who never receive enough to pay more than their bare running expenses have no "income" in the real sense of that word. They are getting mere up-keep, or subsistence.

As a business proposition, for a family of five, the ordinary American wage is absurdly inadequate. No business man would consider it. It violates every business standard which the practice of the modern man of affairs recognizes as legitimate. Every concept of modern business management cries "shame" at the very thought of the business proposition which the American wage-scale presents to millions of its workers.

V. The Anti-Social Nature of the American Wage

The health inadequacy and the business inadequacy of the American wage can be demonstrated statistically. The proof of the social inadequacy of wages rests upon more general considerations.

Society must develop a system of compensation which will stimulate industry and thrift among the people who do its work. A wage system or any other system of distributing the products of industry must be based on an adequate appreciation of this fundamental principle.

The first, and probably the most fundamental, social objection which may be raised against the present wage scale is that it fails very largely to stimulate the ambition of the worker. There are two reasons for this failure. On the one hand, the wage scale is so utterly rigid that the man doing good work is placed on the same footing with the man doing poor work; the enthusiastic worker is placed on the same basis with the indifferent worker. This holds true of piece-rate payment as well as of time-rate payment. The rule of most producing establishments is "anything that will pass the inspector." Furthermore, the individual may work as hard as he pleases, devoting all of his energy to the work in hand. Despite this, he is unable to raise his wage rate and very frequently is

unable to increase his wages. At the same time, industry is organized on such a large scale basis that the number of positions "at the top" is strictly limited. Among the employees of the American railways, for example, one in one hundred is an officer. The proportion is higher for manufacturing industries, although it is seldom that more than 10 per cent of the men employed in an established industry hold positions which involve even a moderate amount of responsibility and initiative.

The wage scale is fixed either by an agreement between the employer and the union, or by custom and common consent. No one even pretends that there is a definite relation between the values produced by the worker and the wage which he secures.

The worker is not paid in proportion to his product. Wages are never fixed on that basis, with this single exception—that no employer can afford to pay any more in wages than a group of men are producing in product. The law of monopoly, "all that the traffic will bear," is the law which fixes the American wage. An employer has a Scotchman working for him at \$3 a day. An equally efficient Lithuanian offers to do the same work for \$2. The employer is not in business for his health, and the work is given to the lowest bidder.

An employer never determines a wage by asking the question: "How much does this man produce?" Rather he asks, "What will it cost me to get another equally efficient person in his place?" It is the cost of replacement and not the values created in production which determines the wage that a man receives.

The phrase, "he gets all that he is worth," means merely this—that the employer is paying him as much as he has to pay another equally efficient person to do the same thing. Whether he is hiring bricklayers, bookkeepers, or coal heavers, the wage that he pays depends upon the supply and demand of labor. This law is excellently illustrated during a time of financial and industrial depression, when there is a surplus of labor and a dearth of opportunity for employment. Many industries at once reduce their wages because they are able to get all of the people that they want at a lower figure.

The wage contract, as it is called, knows no social morality and is based on no standard of social ethics. It is subject only to the law of supply and demand, and to the law of monopoly price. The employer pays his labor as little as he can. The worker de-

mands and gets as much as he can. Until recently, there has been no general idea that a minimum wage was a social necessity. The individual laborer bargaining with the employer made the best terms he could. If labor was scarce, he was successful; if it was a drug on the market, his wages were reduced to a starvation level.

Another consequence follows from the ruthless bargaining of the competitive labor market. The bargain takes place between the employer and a worker irrespective of social obligations. The consequences are doubly disastrous to the man with the family depending upon him. A common occupation, quarrying, for example, may be carried on by married or by single men. The employer does not even put himself to the trouble of asking whether the prospective employee is married or single, because that makes no difference if a man is handy with his tools. The man with a family is brought into active competition with the man who has no family obligations. The native-born head of a household must accept labor terms which are satisfactory to the foreign-born single man. Industry does not inquire into a worker's social obligations. It simply asks whether he is able to do the work, and at what price. The competition of the labor market does the rest.

Society demands and expects that men shall support families. The future of the state hinges upon the fulfillment of this presupposition. At the same time, the modern economic organization makes no attempt to assist the man who is bringing up a family to face the competition of the man who has no family dependent upon him.

There is no relation between the social (family) needs of a man and the wage which he receives. Wages are fixed wholly independent of social relations.

The American wage is anti-social. The present system of wage payment fails to stimulate workers to industry and thrift because it has not given them a reward in proportion to their exertions and ability. There is no relation between product and wages. Rather wages are fixed by competition and monopoly. The present wage scale fails completely to provide a return in proportion to social needs. The simplest requirements of social progress call for ambition, for justice, and for the provision of health necessities. The present American wage scale offends even these primitive social standards.

VI. The Gross Inadequacy of the American Wage

The American wage is grossly inadequate. Examined from any point of view, it fails to provide a sufficient return to the wage-earner who is carrying the burden of a young family.

American industry pays to the overwhelming majority of wage-earners, a wage of less than \$1,000 a year. Even where no allowance is made for unemployment, the wage rates of three-quarters of the men fall below \$750 a year. Perhaps three wage-earners in each hundred are paid over \$25 per week (a yearly rate of \$1,300). Compared with the sums which are met with in the business world, the wage of the workers is small.

The wage rates paid by industry, placed side by side with the cost of family health and decency, reveal an appalling situation. In great numbers of cases, the wages paid by industry to its adult male workers are insufficient to provide for the health and decency of a moderate-sized family.

American wages, as a business proposition, are even less adequate than they are for the provision of health and decency. The ordinary principles of sound American business practice are all violated in the financing of the worker's family.

There are certain well-recognized principles of social expediency: that industry shall pay a wage that will maintain the efficiency of its workers; that wages must prevent poverty and dependence; and that families must be able to live as self-respecting units in the community. These principles underlie the sane conduct of society. Each of them is violated by the present American wage scale.

American wages are inadequate, grossly inadequate, when viewed from any point of vantage afforded by the available social facts. In a small percentage of the cases, and for individual families, this is not true. Speaking generally, however, and in terms of family living, the present American wage scale is pathetically, grotesquely, viciously inadequate.